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Attorneys for Plaintiff  
 PETER ZEPPEIRO

**UNITED STATES DISTRICT COURT  
 CENTRAL DISTRICT OF CALIFORNIA**

PETER ZEPPEIRO, an Individual;	)	Case No: 2:18-cv-04183-SJO-AGR
	)	
Plaintiff,	)	<b>FIRST AMENDED COMPLAINT FOR</b>
v.	)	<b>DAMAGES &amp; EQUITABLE RELIEF</b>
	)	
DITECH FINANCIAL LLC; BARRETT,	)	1. VIOLATION OF CIVIL CODE
DAFFIN, FRAPPIER, TREDER & WEISS,	)	2934(a)
LLP; MORTGAGE ELECTRONIC	)	
REGISTRATION SYSTEMS INC and DOES	)	2. RESCISSION PURSUANT TO 15
1 to 10 inclusive	)	U.S.C. §1635
	)	
	)	
	)	
Defendants.	)	<b>DEMAND FOR JURY TRIAL</b>

COMES NOW Plaintiff, PETER ZEPPEIRO (hereinafter “Plaintiff”), by and through his attorney of record, hereby alleges the following based on his personal knowledge and belief:

1. Plaintiff PETER ZEPPEIRO (“Plaintiff”) is a resident of Camarillo, Ventura County, California. Plaintiff has his primary residence within the aforementioned county.

2. At all relevant times herein, the Plaintiff has resided in the City of Camarillo, County of Ventura and State of California.

3. The subject real property is situated in the County of Ventura, State of California and is commonly described as 6393 Calle Bodega, Camarillo, CA. 93012 (the

1 “Property”).

2 4. Plaintiff is informed and believes, and thereon alleges that Defendant DITECH  
3 FINANCIAL LLC (“DITECH”) is a business entity, authorized to do business in California.  
4 Based upon information and belief, the Plaintiff alleges that DITECH is the Servicer AND  
5 **ALLEGED BENEFICIARY AND/OR LENDER** of the loan.

6 5. Plaintiff is informed and believes and upon such information and belief alleges  
7 that Defendant, BARRETT, DAFFIN, FRAPPIER, TREDER & WEISS, LLP (“BARRETT”) is  
8 a corporation authorized to do business in the state of California. Plaintiff is informed and  
9 believes that BARRETT is in the business of conducting non-judicial foreclosures in California  
10 and is purportedly trying to act as the currently substituted foreclosure trustee herein.

11 6. Defendant MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC  
12 (hereinafter “MERS”) is and at all times herein mentioned, conducting business in the county of  
13 Los Angeles, State of California. MERS is described in the original deed of trust as the nominee  
14 and beneficiary. MERS is an online member only database of alleged transfers of residential  
15 mortgages through non-recorded assignments.

16 7. The defendants herein named as “all persons unknown, claiming any legal or  
17 equitable right, title, estate, lien, or interest in the property described in the complaint adverse to  
18 Plaintiff’s title or any cloud on Plaintiff’s title thereto” are hereinafter sometimes referred to as  
19 the “unknown defendants” and are unknown to the Plaintiff. These unknown defendants and  
20 each of them claim or appear to claim some right, title, estate, lien, or interest in the property  
21 described herein, adverse to Plaintiff’s title. Their claims, and each of them, constitute a cloud  
22 on Plaintiff’s title to the property.

23 8. Defendants sued herein as DOES 1 through 10 are contractually, strictly,  
24 negligently, intentionally, vicariously liable and or otherwise legally responsible in some manner  
25 for each and every act, omission, obligation, event or happening set forth in this Complaint, and  
26 that each of said fictitiously named Defendants is indebted to the Plaintiff as hereinafter alleged.

27 9. The use of the term “Defendants” in any of the allegations in this Complaint,

1 unless specifically otherwise set forth, is intended to include and charge both jointly and  
 2 severally, not only named Defendants, but all Defendants designated as well.

3 10. Plaintiff is informed and believes, and thereon alleges, that at all times mentioned  
 4 herein, Defendants were agents, employees, servants, alter egos, superiors, successors in interest,  
 5 and/or the joint venturers of their co-defendants and in doing the things alleged herein, were  
 6 acting within the course and scope of such agency, employment and/or joint venture and,  
 7 consequently, each Defendant named herein are jointly and severally liable to Plaintiff for the  
 8 damages and harm sustained as a result of their wrongful conduct.

9 11. Defendants, and each of them, knowingly and willfully engaged in a common  
 10 course of conduct to accomplish the wrongs complained of herein. In taking action, as alleged  
 11 herein, to substantially assist the commissions of these wrongful acts and other wrongdoings  
 12 complained of, each of the Defendants acted with an awareness of its primary wrongdoing and  
 13 realized that its conduct would substantially assist the accomplishment of the wrongful conduct,  
 14 wrongful goals, and wrongdoing.

15 12. The purpose and effect of the common enterprise complained of was, inter alia, to  
 16 financially benefit Defendants at the expense of Plaintiff by engaging in fraudulent activities.  
 17 Defendants accomplished their common enterprise by engaging in unlawful dual tracking by  
 18 initiating foreclosure proceedings on Plaintiff's HOME while at the same time reviewing  
 19 Plaintiff for a loss mitigation loan modification. Each Defendant was a direct, necessary and  
 20 substantial participant in the common enterprise complained of herein, and was aware of its  
 21 overall contribution to and furtherance thereof.

22 13. Defendant's wrongful acts include, inter alia, initiation of the unlawful  
 23 foreclosure Plaintiff's Property by Defendants, despite Plaintiff's open and active loss mitigation  
 24 efforts.

### 25 **FACTUAL ALLEGATIONS**

26 14. On or about October 15, 2002, Plaintiff allegedly entered into a loan transaction  
 27 with Homecomings Financial Network, Inc. ("Homecomings") to finance the residential property

1 that is commonly known as 6393 Calle Bodega, Camarillo, CA. 93012.

2 15. On October 15<sup>th</sup> 2002 Peter Zeppeiro, Jovita Zeppeiro, Douglas Zeppeiro and  
3 Notary: Benita A. Colitti were at Plaintiff's residence to sign and notarize loan documents. The  
4 document was then sent to the escrow office where they were forged and materially altered,  
5 without Plaintiff's or the other pervious aforementioned names knowledge or consent or  
6 approval. These four individuals were the only persons that were present.

7 16. The loan document instructions supplied by the bank stated that any alterations  
8 must be initialed by and lined through and not crossed out. These forgeries and alterations show  
9 no initials or signatures showing they were made by Plaintiff. All four of the individuals can and  
10 will testify that the documents were signed on October 15, 2002, not on October 11, 2002.  
11 Furthermore, these documents were forged and materially altered.

12 17. The following items are related to the Grant deed dated October  
13 15, 2002, notarized by Benitia Colitti-

- 14 a. The loan documents were signed on October 15, 2002 not October 11, 2002 (See  
15 **Exhibit A**; notaries' log).
- 16 b. Incorrect Lot number (Lot 1037 of Tract No. 2381-7), This neighbors lot number.
- 17 c. If you place the un-recorded Grant Deed dated October 15, 2002, and recorded  
18 Grant Deed also dated October 15, 2002 on top of each other and hold them up to  
19 a light you will see that the signature of Jovita Zeppeiro and the Notary Benita A,  
20 Colitti are perfectly the same proving the recorded Grant Deed was forged and  
21 altered.
- 22 d. On the unrecorded document there is no printed name of Jovita Zeppeiro. On the  
23 recorded document there is a forged printed name of Jovita Zeppeiro;
- 24 e. The un-recorded Grant Deed has no initials on BAC which is surrounded by a  
25 circle. The recorded Grant Deed does, in addition these initials were not made by  
26 Benita A. Colitti and were confirmed personally by her as stated in here  
27 declaration of facts dated August 31, 2005.

1           18.     The following items relate to the Grant deed dated August 6, 2002 by and  
2     notarized by Stephan Snider at Kinko's Camarillo, Ca –

- 3           a.     If you place the un-recorded Grant Deed dated August 6, 2002 and recorded Grant  
4           Deed also dated August 6, 2002, on top of each other and hold them up to a light  
5           you will see that the signature of Jovita Zeppeiro's, Peter Zeppeiro's and the  
6           Notary Stephan Snider are perfectly the same. This shows that the recorded Grant  
7           Deed was forged and altered.
- 8           b.     The document was sent to the escrow office where they were forged and  
9           materially altered, without Peter Zeppeiro or Jovita Zeppeiro knowledge or  
10          consent or approval.
- 11          c.     On the un-recorded Grant Deed dated August 6, 2002 the vesting reads (Peter  
12          Zeppeiro, A Married Man, as his sole and separate Property) as it was as should  
13          be. On the recorded Grant Deed dated August 6, 2002. It was materially altered.  
14          Someone other than Peter or Jovita Zeppeiro typed with XXXXX to cover up the  
15          true and correct vesting (Peter Zeppeiro, A Married Man, as his sole and separate  
16          Property)
- 17          d.     A line of text was added that reads (Jovita Zeppeiro and Peter Zeppeiro wife and  
18          husband as Joint Tenants). This alteration would have given her 50% ownership  
19          of the house which was never the intention.

20          19.     The servicer of the Loan changed a number of times until on February 1, 2013,  
21     GREEN TREE took over the servicing rights of the loan from GMAC Mortgage.

22          20.     Due to the forged documents that were created, Plaintiff sent defendants and all  
23     parties associated with his account a rescission letter on November 4, 2017 (**See Exhibit B**). The  
24     certified mail slips for sending each notice is attached. (**See Exhibit C**).

25          21.     Defendant's recorded a void substitution of trustee on March 1, 2018, with the  
26     alleged beneficiary in the document as Ditech. (**See Exhibit D**).

27          22.     Defendants sent Plaintiff a letter stating that the debt is owed to Ditech as if it

1 were the lender. (See Exhibit E).

2  
3 **FIRST CAUSE OF ACTION**  
4 **VIOLATION OF CIVIL CODE 2934(A)**  
5 **(AGAINST ALL DEFENDANTS)**

6 23. Plaintiffs are informed and believe, and thereon allege that the promissory note  
7 was made payable only to Homecomings.

8 24. The original Lender, Homecomings had their Corporation forfeited by the CA  
9 Franchise Tax Board and CA Secretary of State.

10 25. Defendant's inability to do business in CA was never disclosed to Plaintiff.

11 26. Homecomings never recovered from its lack of paying taxes and their corporation  
12 remains forfeited today. There has been no merger either.

13 27. Plaintiffs' loan was securitized and a Corporate Assignment of Deed of Trust was  
14 made back in 2013 by MERS when the loan was in default.

15 28. Ditech, LLC are debt collectors and not creditors. The MERS assignment is not a  
16 legal assignment and there are federal tax issues with the Trust.

17 29. Homecomings is banned from buying, selling, and exchanging real estate because  
18 of their forfeited corporation status.

19 30. Plaintiff did not know the status of Homecomings at the time of any his previous  
20 filings and could not have found out as Defendants were hiding such from Plaintiff.

21 31. Any statute of limitations should be tolled as Plaintiff did not know and could not  
22 have known that Homecomings was suspended at the time of origination because other  
23 Defendants were claiming an interest in the property to the extent it lead Plaintiff to believe the  
24 original lender was no longer involved in the loan and that any future debtor collectors were  
25 acting in good faith to collect on a valid debt.

26 32. Plaintiffs are informed and believe, and thereon allege, that (1) a Notice of  
27 Default by Defendants was recorded in the Ventura County Recorder's Office on October 13,  
2017, as Instrument #20171013-00133233-0. (See Exhibit F).

1           33.     However, it is Plaintiffs belief that the Defendants have engaged in wrongful  
2 conduct through the attempted recording of multiple invalid substitution of trustees and  
3 assignments of deed of trust which make the Notice of Default.

4           34.     To explain, Plaintiffs are informed and believe, and thereon allege, that a  
5 substitution of trustee, signed by Ditech, which purported to substitute Barrett as trustee under  
6 the original deed of trust was recorded by Ditech who purportedly received all beneficial interest  
7 under the original Deed of Trust through an "Assignment of Deed of Trust in 2013."

8           35.     Plaintiff alleges on information and belief Ditech is not the owner or beneficiary  
9 of Plaintiffs loan. Plaintiff alleges Ditech is ONLY a servicer and has no authority to change the  
10 foreclosure trustee of the loan.

11          36.     Plaintiff further alleges any alleged beneficial interest that defendants attempted  
12 to transfer to Ditech is void as Homecomings was out of business when MERS allegedly  
13 transferred Homecomings interest.

14          37.     MERS holds no interest in the loan and can only transfer what interest the actual  
15 beneficiary has to transfer; when Homecomings went out of business its interest was dissolved  
16 and thus, there was no interest for MERS to transfer to Ditech, formerly known as (FKA),  
17 Greentree servicing, LLC.

18          38.     The alleged substitution of trustee (signed by US BANK) was recorded March 1,  
19 2018, as document number 20180301-00024088-0.

20          39.     Plaintiff alleges that, at the time the Notice of Default mentioned above was  
21 recorded, Defendant Ditech was not a beneficiary of the original deed of trust and had no  
22 authority to sign a substitution of trustee.

23          40.     This is further evidenced by the arguments made by Defendants counsel in their  
24 current motion to dismiss. Defendants admit they are only servicing the loan **AND NOT THE**  
25 **ACTUAL BENEFICIARY.**

26          41.     Therefore, Plaintiffs allege that, Ditech did not have standing to commence  
27 foreclosure proceedings.

42. Additionally, Plaintiffs allege that, the original trustee under the deed of trust, was not aware that foreclosure proceedings had been initiated as required under Civil Code §2934a(c) especially since they had a forfeited status at the time of these alleged substitutions.

43. Civil Code §2934a(c) requires the substitution of Trustee to be mailed to the original foreclosure trustee. Upon information and belief, the Plaintiffs allege that no notice was sent to the original foreclosure trustee.

44. Additionally, under California Civil Code §2934a(c) requires the substitution of Trustee to be mailed to the trustee then of record.

45. Plaintiffs allege that, at the time the alleged Notice of Default was recorded, neither Ditech or BARRETT DAFFIN FRAPPIER TREDER AND WEISS LLP was the Trustee or an authorized agent.

46. Therefore, neither Ditech or BARRETT DAFFIN FRAPPIER TREDER AND WEISS LLP had standing to commence foreclosure proceedings because the trustee was still the original trustee under the Deed of Trust and the original loan is void because the original lender was not permitted to do business at the time of the alleged transfer of interest.

47. As a proximate cause of this violation of the non-judicial foreclosure statute, the Plaintiffs were irreparably injured in an amount not yet ascertained, but at least the value of the Home.

**SECOND CAUSE OF ACTION**  
**RESCISSION PURSUANT TO 15 U.S.C. §1635**  
**(AGAINST ALL DEFENDANTS)**

1. Plaintiff re-alleges and incorporate herein by reference all allegations made in this entire Complaint as though fully set forth herein.

2. Defendants' failure to provide accurate *material* disclosures at the closing of the loan, Plaintiff is entitled to and has exercised his right of rescission of the Transaction.

3. Rescission of the Transaction extinguishes any liability Plaintiff may have to Defendants for finance or other charges arising from the Transaction.

4. Defendants have a fiduciary duty and obligation to perform upon a valid notice of



1 rescission by canceling this specific Transaction as well as any enforcement thereof.

2 Accordingly, any alleged security instrument is void and unenforceable under 15 U.S.C  
3 §1635(b).

4 5. Defendants had twenty (20) days to refund or credit the alleged account all  
5 monies paid and to avoid the security interest or seek judicial guidance.

6 6. Defendants performance is a condition precedent to Plaintiff's duty to tender and  
7 failure to lawfully respond gives rise to statutory and actual damages under 15 U.S.C §1640.

8 7. Any further acts to enforce an invalid security instrument and impose finance  
9 charges and fees are wrongful, improper, and a serious breach of fiduciary duty associated with  
10 Defendants' obligations. Such acts violate TILA, are contrary to the Real Estate Settlement  
11 Procedures Act ("RESPA") and are contrary to the explicit statutory requirements and contract  
12 between the parties.

13 8. Defendants' failure to clearly and conspicuously disclose the terms of the loan  
14 pursuant to TILA and Reg. Z made it impossible for Plaintiff to discover the fraud or  
15 nondisclosures within the one-year statutory period for civil damages claims, even though the  
16 use of due diligence. Moreover, the Deed of Trust that was recorded was forged. Therefore, the  
17 doctrine of equitable tolling applies to Plaintiff's claims for civil damages.

18 9. Moreover, GREEN TREE (now Defendant DITECH), despite acting as the new  
19 owner or assignee, never had an "Assignment" recorded reflecting this assignment of interest.  
20 Failing to have the assignment recorded resulted in the Transaction never being consummated.  
21 Thus, Plaintiffs three (3) year window of right to rescission never began.

22 10. Therefore, on or about the following dates Plaintiff exercised his right to rescind  
23 under 15 U.S.C. §1635; (**Exhibit "B"**)

- 24 • MERS on July 9, 2015 (**Exhibit "B" Pages 1-2**)
- 25 • WELLS FARGO BANK NA on November 4, 2017 (**Exhibit "B" Pages 3-4, 14**)
- 26 • NORTHWEST TRUSTEE SERVICE INC. on July 9, 2015 (**Exhibit "B" Page 5**)
- 27 • GMAC MORTGAGE LLC on July 10, 2015 (**Exhibit "B" Page 6**)
- FANNIE MAE on July 9, 2015 (**Exhibit "B" Pages 7**)
- HOMECOMINGS FINANCIAL NETWORK on July 9, 2015 (**Exhibit "B" Page 8**)
- DITECH FINANCIAL, LLC (**Exhibit "B" Page 9-11**)

- GREEN TREE SERVICING on July 9, 2015 (**Exhibit “B” Page 12**)
- FNMA FEDERAL NATIONAL MORTGAGE ASSOCIATION on July 9, 2015 (**Exhibit “B” Page 13**)

11. Plaintiff’s Notice of Rescission was effective by operation of law and the Note and Deed become legally void upon operation of law as of twenty (20) days after notification since the Defendants elected to fully ignore and neglect their right to respond.

12. Defendants had three obligations upon receiving Plaintiff’s Notice: (1) return the canceled note; (2) file a release and satisfaction of the mortgage or deed of trust; and (3) payment of all money received or paid as set forth in the TILA statute. Here, Defendants failed to perform any of their obligations.

13. Defendants have refused to honor Plaintiff’s rescission demand in violation of 15 U.S.C. §1635.

14. Defendants’ violations described hereinabove, Defendants are liable to Plaintiff for statutory and actual relief pursuant to 15 U.S.C. §1640, rescission pursuant to 15 U.S.C. §1635 and 12 C.F.R §226.23, and reasonable attorney’s fees and costs.

### PRAYER FOR RELIEF

Wherefore, the Plaintiff prays for judgment against the Defendants and each of them, jointly and severally, as follows:

1. For a declaration of the rights and duties of the parties, specifically that the scheduled foreclosure of the Property is wrongful.
2. For a declaration that Plaintiff is the true and rightful owners of the Property.
3. For issuance of an Order canceling any Notice of Default and any known or unknown instruments thereof.
4. To vacate any Trustees Deed upon Sale that may result from a trustee sale.
5. To vacate and set aside any foreclosure sale.
6. To enjoin the conducting of any Trustee’s Sale.
7. For compensatory, special and general damages in an amount according to proof at trial, but not less than \$5,000,000, against all Defendants.

1           8.       For punitive damages in an amount to be determined by the Court against all  
2 Defendants.

3           9.       For civil penalties pursuant to statute, restitution, injunctive relief and reasonable  
4 attorney's fees according to proof.

5           10.      For reasonable attorney's fees and costs.

6           11.      For reasonable costs of suit and such other and further relief as the Court deems  
7 proper.

8 DATED: June 24, 2018

RODRIGUEZ LAW GROUP, INC.

9  
10 By: /s/ Patricia Rodriguez.  
11 Patricia Rodriguez, Esq.  
12 Attorneys for Plaintiff  
13 PETER ZEPPEIRO  
14  
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27

**CERTIFICATE OF SERVICE**

I, the undersigned, declare that I am over the age of 18 and am not a party to this action. I am employed in the City of Alhambra, California; my business address is RODRIGUEZ LAW GROUP, INC., 1492 W. Colorado Blvd. Suite 120, Pasadena, California 91105.

On the date below, I served a copy of the foregoing document entitled

**FIRST AMENDED COMPLAINT FOR DAMAGES & EQUITABLE RELIEF**

On the interested parties in said case as follows:

**Served Electronically Via the Court's CM/ECF System**

Cathy L. Granger  
WOLFE & WYMAN, LLP.  
2301 Dupont Drive, Suite 300  
Irvine, CA 92612  
Telephone: (949) 475-9200  
Facsimile: (949) 475-9203  
Email: [bpaino@mcglinchey.com](mailto:bpaino@mcglinchey.com)

I hereby certify that I electronically filed the foregoing with the United States District Court, Central District of California using the appellate CM/ECF system on June 24, 2018.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. I declare that I am employed in the office of a member of the Bar of this Court, at whose direction this service was made. This declaration is executed in Pasadena, California on June 24, 2018.

/s/ Patricia Rodriguez

By: Patricia Rodriguez, Esq.

# EXHIBIT A

Sep 11 05 10:29a

Ronald M. Colitti

805-658-6728

p.1

**NOTARY PUBLIC**

***BENITA A. COLITTI***

1136 Colina Vista  
Ventura, CA 93003  
(805) 642-4189  
FAX (805) 658-6728

**DECLARATION OF FACT**

On October 15, 2002, I was the notary at a signing that took place at 6393 Calle Bodega, Camarillo, CA 93012.

Present were Mr. Doug Zeppeiro, his son, Peter Zeppeiro, and his daughter-in-law, Jovita Zeppeira. Peter and Jovita Zeppeiro were the signers on these documents. When I arrived at 5:15 p.m., the appointed time for the signing, Mr. Doug Zeppeiro informed me that there was a need for haste as he wanted to catch the UPS pickup in Westlake at 6:00 p.m.

Among the documents I notarized that day were a Declaration of Abandonment of Homestead, signed by both Peter and Jovita Zeppeiro; a Grant Deed, signed by Jovita Zeppeiro; and a Deed of Trust signed by Peter Zeppeiro. All the documents were signed in front of me, and the notarizations on all documents were dated October 15, 2002.

I explained to Peter and Jovita Zeppeiro that by signing the Declaration of Abandonment of Homestead, they would be abandoning their homestead on the property. I explained to Jovita Zeppeiro that by signing the Grant Deed, she would be giving up her right to the property to her husband, Peter Zeppeiro.

Mr. Doug Zeppeiro was present for the entire signing process, and he left with the documents when I left. It is my usual procedure to deliver documents to either UPS or FedEx; however Mr. Doug Zeppeiro requested that he take the documents since he was concerned that they might not otherwise make the 6:00 p.m. pickup time in Westlake.

This declaration of fact is made under penalty of perjury this 31<sup>st</sup> day August, 2005.

*Benita A. Colitti*

Benita A. Colitti

**EXHIBIT 5**

Notary Public Ronald M. Colitti

805-658-6728

P.1

**NOTARY PUBLIC**

**BENITA A. COLITTI**

(805) 642-4189  
FAX (805) 658-6728

**FAX**

To: Douglas Zeppeiro From: Benita Colitti  
At: \_\_\_\_\_  
Fax: 805-497-7579 Pages: Cover only  
Phone: \_\_\_\_\_ Date: June 30, 2005  
Re: Notarization on October 15, 2002

Mr. Zeppeiro:

Thank you for faxing me your request for copy of the notarizations I performed on October 15, 2002. That copy is attached. Please note that the notary journal records information across two pages.

Thank you also for sending me a copy of the grant deed that I notarized. There are several problems with the copy that you sent.

#1. The document is dated October 15, 2002. I do not notarize documents that are post-dated so I would not have notarized this particular document before the October 15, 2002 date.

#2. On any documents that I notarize I do not use the numerals for the month, I always write out the month. In other words I would not have written 10/11/2002, but rather Oct. 11, 2002, or October 11, 2002.

#3. The initials on the document are not my initials.

Please keep me advised in finding out who altered the grant deed. Forging my initials and changing the official date on a notarized document is a serious offense and if it can be determined who is responsible for doing this, I intend to take action against them.

**CONFIDENTIAL**

1138 Colina Vista, Ventura, CA 93003

EXHIBIT 6

Camarillo, Ca 93012

Thursday, OCT 24, 2002 11:58:28

Tel Pd \$10.00

-0000300152

MRA/C3/1-2

Escrow No. 75709-MCW

Title Order No. 2211839

APN: 169-0-263-245

## GRANT DEED

SCRIPT R/T 1927

The undersigned grantor(s) declare(s)

Documentary transfer tax is \$ 0 City tax \$ 0

- ☐ computed on full value of property conveyed, or  
☐ computed on full value less value of liens or encumbrances remaining at time of sale,  
☐ Unincorporated Area City of Camarillo

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

Jovita Zeppero and Peter Zeppero, wife and husband as Joint Tenants

hereby GRANT(S) to Peter Zeppero, a married man as his sole and separate property

the following described real property in the City of Camarillo  
County of Ventura

State of California

See Exhibit "ONE" attached hereto and made apart hereof.

DATED: 10/15/12

STATE OF CALIFORNIA  
COUNTY OF VenturaON 10-11-2002 before me,  
THE UNDERSIGNED personally appeared  
Jovita Zeppero

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Signature Benita A. Colitti

Jovita Zeppero  
 Jovita Zeppero

JOVITA ZEPPEIRO



MAIL TAX STATEMENT AS DIRECTED ABOVE

ATD-13 (Rev 4/84)

GRANT DEED



CAL ATTORNEY GENERAL  
 CASE # 2007060253  
 SEE CHAIN TITLE

Op: Assessor's Parcel 169-26 - VN:2002 00260123

EX 8  
P 9-2

P-04 00030-2



Oct. 15, 2002	Child unregistered Oct. 14, 2002	Declaration of Child unreg	PETER ZEPPELO
5:15 PM	"	Grand Deed of Homehead	1500 TRANSCORTE RD. STE. B
"	"	Grant	WESTRACE VILLAGE, CA 93601
"	Child unregistered Oct. 11, 2002	Deed of Trust (15 pages) (Child found in driveway)	JONATHAN ZEPPELO 6743 CALLE BOGOTA MARIAPOLIS, CA 93012

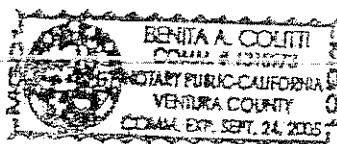
State of California  
County of Ventura

#44  
TD

On October 15, 2002 2002 before me, Benita A. Colitti, Notary Public  
personally appeared  
PETER ZEPPEIRO, A MARRIED MAN AS HIS SOLE AND SEPERATE PROPERTY

(or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) ~~is/are~~ subscribed to the within instrument and acknowledged to me that ~~he/she/they~~ executed the same in ~~his/her/their~~ authorized capacity(ies), and that by ~~his/her/their~~ signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Benita A. Colitti (Seal)

MFCA7770 (10/00) / 041-498187-C  
SD-6A(CA) (0005)

Page 16 of 16

Initials: [Signature]

Form 300E 1/01

REFERR TO COURTS R22349 VENTURA CTY SUPERIOR COURT  
SEP CHAIN TITLE A - TITLE & ESCROW MTD TO HUD DEED X  
HLL - PAC H HILLMAN SECURITY-??  
EV 8  
F34  
24

## EXHIBIT ONE

1038 of Tract No. 2381-7, in the City of Camarillo, County of Ventura, State of California, As Per Map Recorded ... Book 75, Pages 86 to 91, Inclusive, of Maps In the Office of the County Recorder of said County, Shown as Lot 1038-A on that certain Lot line adjustment Recorded November 30, 1976, as Document NO. 131993, In Book 5271, Page 941 to 947, Inclusive, of Official Records.

# EXHIBIT B

From: Peter Zeppeiro

11/04/2017

6393 Calle Bodega

Camarillo, Ca. 93012

To: MERS

1818 Library Street Suite # 300

Reston, VA 20190

Re: Loan # 0414881870 aka: Loan # 620537290 aka MIN # 100062604148818703

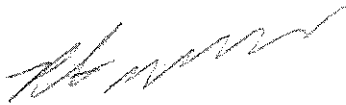
or loan # 651 744 3439 1998 or Loan # 651 744 3439 1001 or Loan # 651 744 3439 1002

To whom it may concern:

We hereby cancel and rescind the above referenced loans. You have 20 days from this receipt of this Notice of Rescission to comply with your duties under the Federal Truth in Lending Act (TILA). To wit:

1. Return of canceled notes
2. Filling all documents necessary to release our property from any encumbrance related to the above reference loans.
3. Payment in full of all money due to borrower as set forth under TILA.

Sincerely,



Peter Zeppeiro

7015 0640 0007 2105 9083

U.S. Postal Service™	
CERTIFIED MAIL® RECEIPT	
Domestic Mail Only	
For delivery information, visit our website at <a href="http://www.usps.com">www.usps.com</a>	
POSTAGE PAID PERMIT NO. 1000 CAMARILLO, CA 93012	
Certified Mail Fee	\$3.35
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$2.80
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$3.00
<input type="checkbox"/> Adult Signature Required	\$3.00
<input type="checkbox"/> Add'l Signature Restricted Delivery	\$0.00
Postage	\$6.55
Total Postage and Fees	\$11.75
MERS	
1818 Library Street Suite # 300	
Reston, VA 20190	

CLARENCE CLARENCE CLARENCE  
Postmarked Here  
NOV 4 2017  
SANTA CLARENCE, CA 95050

# USPS Tracking®

FAQs > (<http://faq.usps.com/?articleId=220900>)

Track Another Package +

Tracking Number: 70150640000721059083

Remove X

On Time

Expected Delivery on

**MONDAY**

**6** NOVEMBER 2017 ① by **8:00pm** ①

✓ **Delivered**

November 6, 2017 at 11:58 am  
DELIVERED, LEFT WITH INDIVIDUAL  
RESTON, VA 20190

Get Updates ▾

Text & Email Updates	▾
Tracking History	▾
Product Information	▾

See Less ^

## Can't find what you're looking for?

Go to our [FAQs \(http://faq.usps.com/?articleId=220900\)](http://faq.usps.com/?articleId=220900) section to find answers to your tracking questions.

The easiest tracking number is the one you don't have to know.

With Informed Delivery®, you never have to type in another tracking number. Sign up to:

- See images\* of incoming mail.

From: Peter Zeppeiro

11/04/2017

6393 Calle Bodega

Camarillo, Ca. 93012

To: Wells Fargo Bank NA

420 Montgomery ST.

San Francisco, CA 94163

Re: Loan # 0414881870 aka: Loan # 620537290 aka MIN # 100062604148818703


or loan # 651 744 3439 1998 or Loan # 651 744 3439 1001 or Loan # 651 744 3439 1002

To whom it may concern:

We hereby cancel and rescind the above referenced loans. You have 20 days from this receipt of this Notice of Rescission to comply with your duties under the Federal Truth in Lending Act (TILA). To wit:

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3. Payment in full of all money due to borrower as set forth under TILA.

Sincerely,



Peter Zeppeiro

7015 0640 0007 2105 9144

U.S. Postal Service® CERTIFIED MAIL® RECEIPT Domestic Mail Only	
For delivery information, visit us at <a href="http://www.usps.com">www.usps.com</a>	
Date of Receipt: 11/04/2017	
Certified Mail Fee	\$2.35
Extra Services & Fees (check box, or fee as applicable)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$2.80
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$3.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00
Postage	\$8.65
Total Postage and Fees	\$12.75
Wells Fargo Bank NA 420 Montgomery St. San Francisco, CA 94163	

Postmark: SANTA CLARITA, CA 91352, 11/04/2017

# USPS Tracking®

FAQs > (<http://faq.usps.com/?articleId=220900>)

Track Another Package +

Tracking Number: 70150640000721059144

Remove X

On Time

Expected Delivery on

**MONDAY**

**6** NOVEMBER 2017 ① by 8:00pm ①

✓ **Delivered**

November 6, 2017 at 8:35 am  
DELIVERED  
SAN FRANCISCO, CA 94163

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## Text & Email Updates ^

Select what types of updates you'd like to receive and how. Send me a notification for:

Text Email

- ☐ ☐ All Below Updates
- ☐ ☐ Expected Delivery Updates ①
- ☐ ☐ Day of Delivery Updates ①
- ☐ ☐ Package Delivered ①
- ☐ ☐ Available for Pickup ①
- ☐ ☐ Delivery Exception Updates ①

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## Tracking History v

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## Product Information v

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See Less ^

**Can't find what you're looking for?**

Go to our FAQs (<http://faq.usps.com/?articleId=220900>) section to find answers to your tracking questions.



From: Peter Zeppeiro

11/04/2017

6393 Calle Bodega

Camarillo, Ca. 93012

To: Northwest Trustee Service Inc.

2121 Alton Parkway, Suite # 110

Irvine, CA 92606

Re: Loan # 0414881870 aka: Loan # 620537290 aka MIN # 100062604148818703

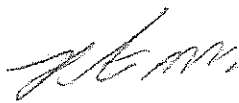
or loan # 651 744 3439 1998 or Loan # 651 744 3439 1001 or Loan # 651 744 3439 1002

To whom it may concern:

We hereby cancel and rescind the above referenced loans. You have 20 days from this receipt of this Notice of Rescission to comply with your duties under the Federal Truth in Lending Act (TILA). To wit:

1. Return of canceled notes
2. Filling all documents necessary to release our property from any encumbrance related to the above reference loans.
3. Payment in full of all money due to borrower as set forth under TILA.

Sincerely,



Peter Zeppeiro

SENDER- COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p><b>Northwest Trustee Services, Inc.</b></p> <p><b>2121 Alton Parkway, Suite 110</b> Agent</p> <p><b>Irvine, CA 92606</b> Addressee</p>	
<p>1. Article Addressed to:</p> <p><i>Northwest Trustee Service Inc</i></p> <p><i>2121 Alton Parkway Suite 110</i></p> <p><i>Irvine, CA 92606</i></p>		<p>C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes</p> <p>If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>9590 9402 2851 7069 4065 67</p> <p>7017 0530 0001 1798 2416</p>		<p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature</p> <p><input type="checkbox"/> Adult Signature Restricted Delivery</p> <p><input type="checkbox"/> Certified Mail®</p> <p><input type="checkbox"/> Certified Mail Restricted Delivery</p> <p><input type="checkbox"/> Collect on Delivery</p> <p><input type="checkbox"/> Delivery Restricted Delivery</p> <p><input type="checkbox"/> Registered Mail™</p> <p><input type="checkbox"/> Registered Mail Restricted Delivery</p> <p><input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Signature Confirmation™</p> <p><input type="checkbox"/> Signature Confirmation Restricted Delivery</p> <p><input type="checkbox"/> Priority Mail Express®</p>	
<p>PS Form 3811, July 2015 PSN 7530-02-000-9053</p>		<p>Domestic Return Receipt</p>	

From: Peter Zeppeiro

11/04/2017

6393 Calle Bodega

Camarillo, Ca. 93012

To: GMAC Mortgage, LLC

1100 Virginia Drive

Fort Washington, PA 19034

Re: Loan # 0414881870 aka: Loan # 620537290 aka MIN # 100062604148818703

or loan # 651 744 3439 1998 or Loan # 651 744 3439 1001 or Loan # 651 744 3439 1002

To whom it may concern:

We hereby cancel and rescind the above referenced loans. You have 20 days from this receipt of this Notice of Rescission to comply with your duties under the Federal Truth in Lending Act (TILA). To wit:

1. Return of canceled notes
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3. Payment in full of all money due to borrower as set forth under TILA.

Sincerely,



Peter Zeppeiro

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p><b>GMAC Mortgage, LLC</b>  <b>1100 Virginia Drive</b>  <b>Fort Washington, PA 19034</b></p>		<p>A. Signature</p> <p>X <i>M. J. L.</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received By (Printed Name) <i>M. J. L.</i> C. Date of Delivery <i>11/04/17</i></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No            If YES, enter delivery address below:</p>	
<p>2. Article Number (Transfer from service label)</p> <p><b>7017 0530 0001 1798 2348</b></p>		<p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature <input type="checkbox"/> Priority Mail Express®</p> <p><input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Registered Mail™</p> <p><input type="checkbox"/> Certified Mail® <input type="checkbox"/> Registered Mail Restricted Delivery</p> <p><input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Signature Confirmation™</p> <p><input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Signature Confirmation Restricted Delivery</p> <p><input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Signature Confirmation Restricted Delivery</p>	

9590 9402 2851 7069 4065 50

PS Form 3811, July 2015 PSN 7530-02-000-9053 Domestic Return Receipt

From: Peter Zeppeiro

11/04/2017

6393 Calle Bodega

Camarillo, Ca. 93012

To: Fannie Mae

3900 Wisconsin Avenue N.W.

Washington, D.C. 20016

Re: Loan # 0414881870 aka: Loan # 620537290 aka MIN # 100062604148818703

or loan # 651 744 3439 1998 or Loan # 651 744 3439 1001 or Loan # 651 744 3439 1002

To whom it may concern:

We hereby cancel and rescind the above referenced loans. You have 20 days from this receipt of this Notice of Rescission to comply with your duties under the Federal Truth in Lending Act (TILA). To wit:


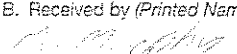
1. Return of canceled notes
2. Filling all documents necessary to release our property from any encumbrance related to the above reference loans.

3. Payment in full of all

Sincerely,



Peter Zeppeiro

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature  <input checked="" type="checkbox"/>  <input type="checkbox"/> Agent  <input type="checkbox"/> Addressee</p>	
<p>1. Article Addressed to:</p> <p>Fannie MAE            3900 Wisconsin Ave N.W.            Washington D.C. 20016</p>		<p>B. Received by (Printed Name)  </p>	<p>C. Date of Delivery            11/5</p>
		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes            If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>2. Service Type</p> <p><input type="checkbox"/> Adult Signature</p> <p><input type="checkbox"/> Adult Signature Restricted Delivery</p> <p><input type="checkbox"/> Certified Mail®</p> <p><input type="checkbox"/> Certified Mail Restricted Delivery</p> <p><input type="checkbox"/> Collect on Delivery</p> <p><input type="checkbox"/> Collect on Delivery Restricted Delivery</p> <p><input type="checkbox"/> Insured Mail</p> <p><input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)</p>		<p><input type="checkbox"/> Priority Mail Express®</p> <p><input type="checkbox"/> Registered Mail™</p> <p><input type="checkbox"/> Registered Mail Restricted Delivery</p> <p><input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Signature Confirmation™</p> <p><input type="checkbox"/> Signature Confirmation Restricted Delivery</p>	
<p>9590 9402 1840 6104 5004 03</p> <p>7015 0640 0007 2105 9106</p>			
<p>PS Form 3811, July 2015 PSN 7530-02-000-9053</p>			

Domestic Return Receipt

From: Peter Zeppeiro

11/04/2017

6393 Calle Bodega

Camarillo, Ca. 93012

To: Ditech Financial LLC

P.O. Box 6176

Rapid City, SD 57709-6176

Re: Loan # 0414881870 aka: Loan # 620537290 aka MIN # 100062604148818703

or loan # 651 744 3439 1998 or Loan # 651 744 3439 1001 or Loan # 651 744 3439 1002

To whom it may concern:

We hereby cancel and rescind the above referenced loans. You have 20 days from this receipt of this Notice of Rescission to comply with your duties under the Federal Truth in Lending Act (TILA). To wit:

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Sincerely,



Peter Zeppeiro

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<input checked="" type="checkbox"/> Complete items 1, 2, and 3. <input checked="" type="checkbox"/> Print your name and address on the reverse so that we can return the card to you. <input checked="" type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature X: <u>NOV 07 2017</u> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee	
1. Article Addressed to: <u>Ditech Financial LLC</u> <u>P.O. Box 6176</u> <u>Rapid City, SD 57709-6176</u>		B. Received by (Printed Name) <u>[Signature]</u> C. Date of Delivery	
2. Article Number (Transfer from service label) <u>015 0640 0007 2105 9052</u>		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
3. Service Type <input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Insured Mail <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)		<input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery	
9590 9402 1840 6104 5003 59		PS Form 3811, July 2015 PSN 7530-02-000-9053 Domestic Return Receipt	

From: Peter Zeppeiro

11/04/2017

6393 Calle Bodega

Camarillo, Ca. 93012

To: Ditech

P.O. Box 7169

Pasadena, CA 91109-7169

Re: Loan # 0414881870 aka: Loan # 620537290 aka MIN # 100062604148818703

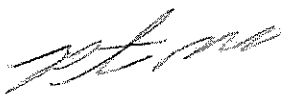
or loan # 651 744 3439 1998 or Loan # 651 744 3439 1001 or Loan # 651 744 3439 1002

To whom it may concern:

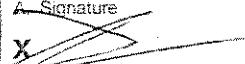
We hereby cancel and rescind the above referenced loans. You have 20 days from this receipt of this Notice of Rescission to comply with your duties under the Federal Truth in Lending Act (TILA). To wit:

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Peter Zeppeiro

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<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature   <input type="checkbox"/> Agent  <input type="checkbox"/> Addressee</p>	
<p>1. Article Addressed to:</p> <p>Ditech  P.O. Box 7169  Pasadena CA 91109-7169</p>		<p>B. Received by (Printed Name)</p> <p>C. Date of Delivery  11/04/2017</p>	
<p>2. Article Number (Transfer from service label)</p> <p>7015 0640 0007 2305 9045</p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes  If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature  <input type="checkbox"/> Adult Signature Restricted Delivery  <input type="checkbox"/> Certified Mail®  <input type="checkbox"/> Certified Mail Restricted Delivery  <input type="checkbox"/> Collect on Delivery  <input type="checkbox"/> Collect on Delivery Restricted Delivery  <input type="checkbox"/> Insured Mail  <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)</p>		<p><input type="checkbox"/> Priority Mail Express®  <input type="checkbox"/> Registered Mail™  <input type="checkbox"/> Registered Mail Restricted Delivery  <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Signature Confirmation™  <input type="checkbox"/> Signature Confirmation Restricted Delivery</p>	

From: Peter Zeppeiro

11/04/2017

6393 Calle Bodega

Camarillo, Ca. 93012

To: Ditech Financial LLC

Atten Loss Mitigation, T214

7360 S. Kyrene road

Tempe, AZ 85283

Re: Loan # 0414881870 aka: Loan # 620537290 aka MIN # 100062604148818703

or loan # 651 744 3439 1998 or Loan # 651 744 3439 1001 or Loan # 651 744 3439 1002


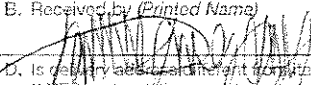
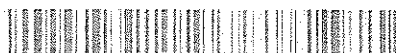
To whom it may concern:

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Sincerely,

Peter Zeppeiro

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<input checked="" type="checkbox"/> Complete items 1, 2, and 3. <input checked="" type="checkbox"/> Print your name and address on the reverse so that we can return the card to you. <input checked="" type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits.	A. Signature  <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee
1. Article Addressed to: Ditech Financial LLC ATTN Loss Mitigation T214 7360 S Kyrene Road TEMPE AZ 85283	B. Received by (Printed Name)  C. Date of Delivery
	D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No
 9590 9402 2851 7069 4064 99	3. Service Type <input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Insured Mail <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)
7017 0530 0001 1798 1952	<input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery



From: Peter Zeppeiro

11/04/2017

6393 Calle Bodega

Camarillo, Ca. 93012

To: Green Tree Servicing, LLC

P.O. Box 6172

Rapid City, SD 57709-6172

Re: Loan # 0414881870 aka: Loan # 620537290 aka MIN # 100062604148818703

or loan # 651 744 3439 1998 or Loan # 651 744 3439 1001 or Loan # 651 744 3439 1002

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Peter Zeppeiro

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<input type="checkbox"/> Complete items 1, 2, and 3. <input type="checkbox"/> Print your name and address on the reverse so that we can return the card to you. <input type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature X NOV 07 2017 <input type="checkbox"/> Agent <input type="checkbox"/> Addressee	
1. Article Addressed to: Green Tree Servicing LLC P.O. Box 6172 Rapid City, SD 57709 - 6172		B. Received by (Printed Name) C. Date of Delivery	
		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
2. Article Number (Transfer from service label) 7015 0640 0007 2105 9113		3. Service Type <input type="checkbox"/> Adult Signature <input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Certified Mail® <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Signature Confirmation Restricted Delivery <input type="checkbox"/> Insured Mail (over \$500)	
9590 9402 1840 6104 5004 34 PS Form 3811, July 2015 PSN 7530-02-000-9053		Domestic Return Receipt	

From: Peter Zeppeiro

11/04/2017

6393 Calle Bodega

Camarillo, Ca. 93012

To: FNMA Federal National Mortgage Association.

3900 Wisconsin Avenue N.W.

Washington, D.C. 20016

Re: Loan # 0414881870 aka: Loan # 620537290 aka MIN # 100062604148818703

or loan # 651 744 3439 1998 or Loan # 651 744 3439 1001 or Loan # 651 744 3439 1002

To whom it may concern:


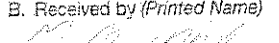
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<input checked="" type="checkbox"/> Complete items 1, 2, and 3. <input checked="" type="checkbox"/> Print your name and address on the reverse so that we can return the card to you. <input checked="" type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature X  <input type="checkbox"/> Agent <input type="checkbox"/> Addressee	
1. Article Addressed to: FNMA Federal National Mortgage ASS. 3900 Wisconsin Avenue N.W. Washington, D.C. 20016		B. Received by (Printed Name) 	C. Date of Delivery 11/04/17
		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
2. Article Number (Transfer from previous label) 9590 9402 1840 6104 5004 27 7015 0640 0007 2105 9151		3. Service Type <input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Insured Mail <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)	
		<input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery	



From: Peter Zeppeiro

11/04/2017

6393 Calle Bodega

Camarillo, Ca. 93012

To: Wells Fargo Bank , NA

18700 Northwest Walker Rd. Building #92

Beaverton, OR 97225

Re: Loan # 0414881870 aka: Loan # 620537290 aka MIN # 100062604148818703


or loan # 651 744 3439 1998 or Loan # 651 744 3439 1001 or Loan # 651 744 3439 1002

To whom it may concern:

We hereby cancel and rescind the above referenced loans. You have 20 days from this receipt of this Notice of Rescission to comply with your duties under the Federal Truth in Lending Act (TILA). To wit:

1. Return of canceled notes
2. Filling all documents necessary to release our property from any encumbrance related to the above reference loans.
3. Payment in full of all money due to borrower as set forth under TILA.

Sincerely,



Peter Zeppeiro

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature  <input checked="" type="checkbox"/> Agent  <input type="checkbox"/> Addressee</p>	
<p>1. Article Addressed to:</p> <p>Wells Fargo Bank, NA            18700 Northwest Walker RD.            Building #92 Beaverton, OR. 97225</p>		<p>B. Received by (Printed Name)            Van Htz</p> <p>C. Date of Delivery            11-9-17</p>	
<p>2. Article Number (Transfer from service label)            7011 1150 0000 6513 8688</p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes            If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature  <input type="checkbox"/> Adult Signature Restricted Delivery  <input type="checkbox"/> Certified Mail®  <input type="checkbox"/> Certified Mail Restricted Delivery  <input type="checkbox"/> Collect on Delivery  <input type="checkbox"/> Collect on Delivery Restricted Delivery  <input type="checkbox"/> Insured Mail  <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)</p>		<p><input type="checkbox"/> Priority Mail Express®  <input type="checkbox"/> Registered Mail™  <input type="checkbox"/> Registered Mail Restricted Delivery  <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Signature Confirmation™  <input type="checkbox"/> Signature Confirmation Restricted Delivery</p>	

PS Form 3811, April 2015 PSN 7530-02-000-9053 Domestic Return Receipt

# EXHIBIT C

*SIMPLIFILE*

Recording requested by:  
LSI Title Company

When Recorded Mail To:  
BARRETT DAFFIN FRAPPIER TREDER &  
WEISS, LLP

4004 Belt Line Road, Suite 100  
Addison, Texas 75001-4320

APN #: 169-0-263-245

Property Address:

6393 CALLE BODEGA

CAMARILLO, CALIFORNIA 93012



SUB00000007186034

20180301-00024088-0 1/1

Ventura County Clerk and Recorder

MARK A. LUNN

03/01/2018 08:00:00 AM

1309367 \$99.00 VA

Electronically Recorded in Official Records,  
County of Ventura

Space above this line for Recorder's use only

Trustee Sale No.: 00000007186034 Title Order No.: 100257445

## SUBSTITUTION OF TRUSTEE

WHEREAS, PETER ZEPPEIRO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY was the original Trustor, AMERICAN TITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., ITS SUCCESSORS AND ASSIGNS was the original Beneficiary Recorded on 10/24/2002 as Instrument No. 2002-0260124-00 of official records in the Office of the Recorder of Ventura County, California, as more fully described on said Deed of Trust.; and WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and instead of said prior Trustee.

NOW, THEREFORE, the undersigned hereby substitutes, BARRETT DAFFIN FRAPPIER TREDER & WEISS, LLP, WHOSE ADDRESS IS: 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: 2-26-18

Ditech Financial LLC f/k/a Green Tree Servicing LLC

*Tamura Giffin*

Name: Tamura Giffin

Title: Document Execution Representative

State of South Dakota )

County of Pennington )

On this day 26 of February, 2018, before me the undersigned, Notary Public, personally appeared Tamura Giffin who acknowledged that she is the Document Execution Representative of the above corporation and that he/she executed the within instrument in behalf of said corporation as Beneficiary, being authorized so to executed.



*Brittany VanSickle*  
Notary Public-Brittany VanSickle

3/16/2021  
Exp. date

My Commission Expires  
March 16, 2021

\* \* \* Communication Result Report ( Mar. 21. 2018 7:50AM ) \* \* \*

1)  
2)

Date/Time: Mar. 21. 2018 7:25AM

File No.	Mode	Destination	Pg(s)	Result	Page Not Sent
1154	Memory TX	916262820522	P. 26	OK	

Reason for error  
 cumm. 1) Hang up or line fail  
 min. 2) No answer  
 max. 3) Exceeded max. E-mail size

min. 2) Busy  
 max. 4) No facsimile connection  
 min. 6) Destination does not support IP-Fax

**BARRETT DAFFIN FRAPPIER  
 TREDER & WEISS, LLP**  
 A PARTNERSHIP INCLUDING  
 PROFESSIONAL CORPORATIONS

4004 Belt Line Rd.  
 Addison, TX 75001  
 Phone: 866-795-1852  
 Fax: 972-661-7800

ATTORNEYS AND COUNSELORS AT LAW

March 22, 2018

SENT VIA FACSIMILE: 916-262-0522

Patricia Rodriguez  
 Rodriguez Law Group, Inc.

RE: Borrower: ZEPPEIRO  
 BDFLB No.: 00000007433741  
 Property Address: 6393 Calle Bodega, Carmarillo, California 93012  
 Loan No.: \*\*\*\*\*1907

Dear Ms. Rodriguez,

We are in receipt of your correspondence regarding the verification of your client's debt with DITECH FINANCIAL LLC. Please find enclosed an executed Deed of Trust, Promissory Note, and Subordination of Trustee, which will serve as proof of the validity of the debt. Please note that the name and address of the original creditor can be found on the Deed of Trust. A payoff quote has been requested, and will arrive under separate cover.

If you are not obligated on the Debt, or if the Debt has been discharged in a bankruptcy proceeding, this letter is not an attempt to impose personal liability upon you for payment of that debt. In the event you have received a bankruptcy discharge, any action to enforce the debt will be taken against the property only.

Sincerely,

*Cheryl Asher*

Cheryl Asher  
 Attorney

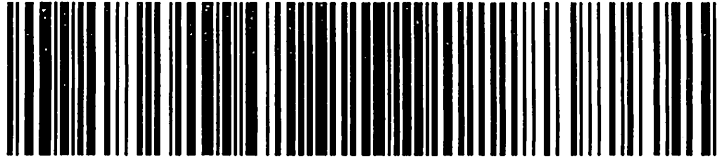
C/A/ko  
 Enclosure (s)

THE FAIR DEBT COLLECTION ACT REQUIRES THAT WE ADVISE YOU BDF  
 LAW GROUP MAY BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A  
 DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

# EXHIBIT D

USPS CERTIFIED MAIL

Northwest Trustee Services, Inc.  
PO Box 997  
Bellevue, WA 98009-0997



FIRST CLASS MAIL  
US POSTAGE  
PAID  
SEATTLE WA  
PERMIT #91

9214 8901 6053 1200 0004 7304 69



\*\*\*\*\*SNGLP 980

PETER ZEPPEIRO  
6393 CALLE BODEGA  
CAMARILLO CA 93012



M5140266  
7042.29574 186  
0000669205



**NORTHWEST TRUSTEE SERVICES, INC.**

2121 Alton Parkway, Suite 110 • Irvine, CA 92606 • (714) 277-4888 • Fax: (714) 277- 4899



October 17, 2017

Re: **NOTICE UNDER FAIR DEBT COLLECTION PRACTICES ACT**

T.S. Number	7042.29574
Loan Number	0031391907
Amount of Debt:	<u>\$300,976.83</u>
Name of Creditor:	Ditech Financial LLC, to whom the debt is owed
Serviced by:	Ditech Financial LLC
Property Address:	6393 CALLE BODEGA CAMARILLO, CA 93012, CAMARILLO, CA 93012

**NOTICE REQUIRED BY THE FAIR DEBT COLLECTION  
PRACTICES ACT, 15 U.S.C. SECTION 1692, ET SEQ.**

Northwest Trustee Services, Inc. has been retained to initiate foreclosure proceedings on the above reference property. The following information is provided to you as required by the Federal Fair Debt Collection Practices Act.

**IF YOU HAVE RECEIVED A DISCHARGE OF THE DEBT REFERENCED HEREIN IN A BANKRUPTCY PROCEEDING, THIS LETTER IS NOT AN ATTEMPT TO IMPOSE PERSONAL LIABILITY UPON YOU FOR PAYMENT OF THAT DEBT. IN THE EVENT YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, ANY ACTION TO ENFORCE THE DEBT WILL BE TAKEN AGAINST THE PROPERTY ONLY.**

1. The amount of the debt: Our client has advised us that the amount of the debt is \$300,976.83, as of the date of this letter. Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. For further information, call (866) 387-NWTS or address written requests to the attention of the Fair Debt Attorney at the address above.
2. The Fair Debt Collection Practices Act entitles you to dispute the debt, or any portion thereof, within thirty (30) days of your receipt of this letter. The law also entitles you to request that we provide you the name of the original creditor if the original creditor is different from the current creditor. If you choose to dispute the debt, or any portion thereof, or if you choose to request the name of the original creditor, you must notify us within thirty (30) days of the date you receive this letter. If you do not dispute the debt within that period, we will assume the debt is valid.
3. If you notify us in writing within thirty (30) days after receipt of this notice that you dispute the debt or any part of it, we will request that the creditor obtain verification of the debt and mail it to you. If you request in writing within thirty (30) days after receipt of this notice, we will request that the creditor provide you with the name and address of the original creditor, if different from the current creditor.
4. The Fair Debt Collection Practices Act does not require that we wait until thirty (30) days from the date you receive this letter before initiating foreclosure proceedings. In the event we do initiate foreclosure proceedings within thirty (30) days from the date you receive this letter, you

still retain the right to dispute the debt, or any portion thereof and you also retain the right to request the name of the original creditor if the original creditor is different from the current creditor.

5. If you request proof of the debt or any portion thereof or if you request the name of the original creditor within thirty (30) days from the date you receive this letter, the Fair Debt Collection Practices Act requires us to suspend our efforts to foreclose the mortgage on your property, even if we have already initiated foreclosure proceedings until we mail you the information validating the debt and/or until we provide you with the name of the original creditor.

6. If you notify this office that you want this office to cease contact by telephone at your place of employment or residence, then no such further contact will be made by telephone.

7. If you notify this office that you refuse to pay this debt or that you want this office to cease further communication with you, then this office will not communicate further with you with respect to such debt, except for a written communication:

- (a) To advise you that this office is terminating further efforts to collect the debt;
- (b) To notify you that this office may invoke specified remedies ordinarily invoked;
- Or
- (c) Where applicable, to notify you that this office intends to invoke a specific remedy permitted by law.

NOTE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT NORTHWEST TRUSTEE SERVICES, INC. IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Northwest Trustee Services, Inc.



Recording requested by:

ServiceLink / Simplifile

When recorded mail to:  
NORTHWEST TRUSTEE SERVICES, INC.  
2121 Alton Parkway, Suite 110  
Irvine, CA 92606

20171013-00133233-0 1/4  
Ventura County Clerk and Recorder  
MARK A. LUNN  
10/13/2017 10:51:19 AM  
1259458 \$33.00 VA

Electronically Recorded in Official Records,  
County of Ventura

APN 169-0-263-245

File No. 7042.29574

Property: 6393 CALLE BODEGA,  
CAMARILLO, CA 93012

Title Order No. 100257445

**IMPORTANT NOTICE**  
**NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST**

**ATTENTION RECORDER:** THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR ONLY.

NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED  
NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO  
TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP  
LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY

注：本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

**IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION.**

You may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until approximately 90 days from the date this notice of default may be recorded (which date of recordation appears on this notice). This amount is **\$417,700.07** as of **10/12/2017**, and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

**File No: 7042.29574**

**NOTICE OF DEFAULT AND ELECTION TO SELL**

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

**Ditech Financial LLC FKA Green Tree Servicing LLC  
C/O Northwest Trustee Services, Inc.  
2121 Alton Parkway, Suite 110, Irvine, CA 92606  
Telephone (714) 277-4888  
Pay-Off Request Line (866) 387-NWTS**

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure.

**Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.**

**NOTICE IS HEREBY GIVEN:** That the undersigned is either the original Trustee, the duly appointed substituted trustee or acting as agent for the trustee or beneficiary under a Deed of Trust dated **10/11/2002**, executed by **PETER ZEPPEIRO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY**, as Trustor, to secure certain obligations in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC.**, as Beneficiary, recorded **10/24/2002**, as Instrument No. **2002-0260124-00**, of Official Records in the Office of the Recorder of **VENTURA** County, California, describing land therein as **more fully described in said Deed of Trust**.

Said obligations including (1) NOTE(S) FOR THE ORIGINAL sum of **\$300,700.00**; that a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of:

**The unpaid principal balance of \$263,961.55 which became all due and payable on 11/01/2009, together with interest due thereon from 10/01/2009 pursuant to the terms as set forth in said Note and Deed of Trust, advances, assessments and attorney fees. Nothing in this notice shall be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms of the loan documents.**

**A copy of CA Civil Code Section §2923.55 or §2923.5 declaration is attached hereto and incorporated herein by reference.**

**File No: 7042.29574**

**NOTICE OF DEFAULT AND ELECTION TO SELL**

That by reason thereof, the present beneficiary under such deed of trust, has executed and delivered to said duly appointed Trustee, a written Declaration of Default and Demand for same, and has deposited with said duly appointed Trustee, such deed of trust and all documents evidencing obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

Dated: 10/12/2017

**Northwest Trustee Services, Inc., as Trustee**

By:



Candice Yoo, Authorized Signatory

**THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.**

If you have received a discharge of the debt referenced herein in a bankruptcy proceeding, this notice does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

## Declaration of Mortgage Servicer Pursuant to Civil Code § 2923.55(c)

Borrower(s): Zeppeiro, Peter  
Property Address: 6393 CALLE BODEGA  
CAMARILLO, CA 93012  
T.S. No.: 7042.29574

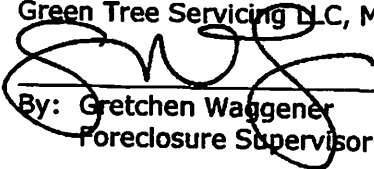
The undersigned, as an authorized agent or employee of the mortgage servicer named below, declares that:

- ☐ The mortgage servicer has contacted the borrower pursuant to California Civil Code § 2923.55(b)(2) to "assess the borrower's financial situation and explore options for the borrower to avoid foreclosure". Thirty (30) days, or more, have passed since the initial contact was made.
- ☒ Despite the exercise of due diligence pursuant to California Civil Code § 2923.55(f), the mortgage servicer has been unable to contact the borrower "to assess the borrower's financial situation and explore options for the borrower to avoid foreclosure". Thirty (30) days, or more, have passed since these due diligence efforts were satisfied.
- ☐ No contact was required by the mortgage servicer because the individual(s) did not meet the definition of "borrower" pursuant to subdivision (c) of Section 2920.5.
- ☐ The requirements of Cal. Civil Code § 2923.55 do not apply because the loan is not secured by a first mortgage or first deed of trust that secures a loan, or that encumbers real property, described in Civil Code § 2924.15(a).

I certify that this declaration is accurate, complete and supported by competent and reliable evidence, which the mortgage servicer has reviewed to substantiate the borrower's default and the right to foreclose, including the borrower's loan status and loan information.

Dated: 10/11/2013

Green Tree Servicing N.C., Mortgage Servicer

  
By: Gretchen Waggener  
Foreclosure Supervisor

NOTICE OF DEFAULT  
SUMMARY OF KEY INFORMATION

The attached notice of default was sent to PETER ZEPPEIRO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY in

(Name of the trustor)

relation to 6393 CALLE BODEGA, CAMARILLO, CA 93012.

(description of the property that secures the mortgage or deed of trust in default)

This property may be sold to satisfy your obligation and any other obligation secured by the deed of trust or mortgage that is in default. PETER ZEPPEIRO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY has, as described in the

(Trustor)

notice of default, breached the mortgage or deed of trust on the property described above.

IMPORTANT NOTICE: IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until approximately 90 days from the date the attached notice of default may be recorded (which date of recordation appears on the notice).

This amount is **\$417,700.07** as of 10/12/2017 and will increase until your  
(date)

account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than three months after this notice of default is recorded) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of your property by paying the entire amount demanded by your creditor.

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact:

Green Tree Servicing LLC

(Name of beneficiary or mortgagee)

c/o Northwest Trustee Services, Inc., 2121 Alton Parkway, Suite 110, Irvine, CA 92606

(Mailing address)

714-277-4888 or 866-387-6987  
(Telephone)

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan.

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

Remember, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION.

If you would like additional copies of this summary, you may obtain them by calling  
714-277-4888 or 866-387-6987  
(telephone number)